

Ryder et al. V. Wells Fargo Bank  
Case No. 1:19-cv-638 S.D Ohio

FILED  
RICHARD W. NAGEL  
CLERK OF COURT *AM*

21 DEC -2 PM 1:55

U.S. DISTRICT COURT  
SOUTHERN DIST OHIO  
WEST DIV CINCINNATI

RE: Sharean Dumas  
1994 Elston Street  
Philadelphia Pa 19138  
[Shesgotit101@gmail.com](mailto:Shesgotit101@gmail.com)  
(215)730-7357

Settlement Counter Offer

This letter is my formal objection to the settlement amount. I believe the amount is not consistent with the damages I have encountered over the years. Not only was I financially impacted, causing me to pay additional penalties, fees due to negligence of your client, I had incorrect information published to my credit report. I wish to be compensated the \$1000 per month for each month I had to carry the error on my t my Equifax, Experian, Transunion, Lexis Nexis and Core logic consumer reports.

I experienced several losses of credit opportunities due to applications that would not have been denied had your client not be negligent. In some way I believe the publishing of the information is a form of defamation and violated several Fair Credit Reporting Acts.

I'm no expert on the exact amount due but it is much more than \$1000 you are offering. This has impacted my life for years. Each year this error was not noticed, I have had financial limitations due to the blemishes placed on my credit profiles. This error is not to be taken lightly. I can't get my time back or the financial progress and credit worthiness I would have been able to achieve if this error was not overlooked and the negative information was not reported to the credit reporting agencies.

I can only imagine the financial success I would have been able to achieve, had my credit not had derogatory information published. I would have been able to take advantage of business and personal loans. Rather than provide an itemized list of all of my denials and amounts for the years of your error, I wish to be compensated an additional \$75,000. I believe this amount to be fair and an elimination of tedious paperwork and labor required to itemize everything. The amount is also much lower than what would be paid if I were to file my request with the Consumer Financial Protection Bureau.

Please send your payment via certified mail, to the mailing address above by December 15<sup>th</sup>. If you wish to make a counter settlement, please do so by December 7<sup>th</sup>. It is my wish to resolve this in a timely manner. Please reach out to me with any questions you may have.

Respectfully



Sharean Dumas

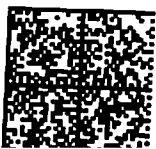
S. Dumas  
1994 E 15th St  
Phila PA 19138

Office of Clerk

7020 1810 0001 5691 0931



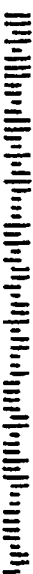
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United States District Court  
Southern District of Ohio  
Peter Stewart U.S. Courthouse  
Room 103

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